

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
SOUTHERN DIVISION

IN RE:

BETTY SUE HOWARD

)
) CASE NO. 13-11877
)
) CHAPTER 13
)
Debtor(s))

CREDITOR: Bank of America

OBJECTION TO CONFIRMATION

Creditor objects to confirmation upon the following grounds:

- 1. Creditor does not have adequate protection.
- 2. Creditor's security has been improperly valued.
- 3. Security is worth more than claim. Plan doesn't provide for interest or other charges, or provides insufficient interest.
- 4. Unsecured claims are divided into classes without rational basis, and/or discriminates unfairly against a class.
- 5. Security interest in home is modified or default not cured within a reasonable time.
- 6. The plan was modified without proper notice.
- 7. Plan isn't in good faith and/or is not best fair effort.
- 8. Payment in excess of that in Chapter 7 not provided.
- 9. Creditor has a secured claim and hasn't accepted plan.
- 10. Insufficient time to specify grounds, and other.

Creditor prays for a hearing, for appropriate orders, and for notice and opportunity to be heard on any and all matters, proceedings or others in this case.

Respectfully submitted,

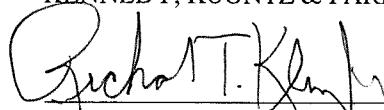
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JUN 04 2013

With The Chapter 13 Trustee

6/13/13

KENNEDY, KOONTZ & FARINASH



RICHARD T. KLINGER, Bar No. 006594

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ATTORNEYS FOR Bank of America